

EXHIBIT D



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Disclosures and Licenses

Quicken Loans Disclosures and License Information

Quicken Loans is an Equal Housing Lender. As prohibited by federal law, we do not engage in business practices that discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided you have the capacity to enter into a binding contract), because all or part of your income may be derived from any public assistance program, or because you have, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers our compliance with these federal laws is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC, 20580.

Quicken Loans State Disclosure Requirements

Quicken Loans Inc. is a licensed mortgage lender. *The following states require disclosure of licensing information.* (If your state is not listed, it doesn't require a specific license disclosure):

- Arkansas – Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226, (888) 474-0404;
- Arizona – Quicken Loans Inc., 1 N Central Ave, Phoenix, AZ 85004, Mortgage Banker License #BK-0902939;
- **California: Licensed by Dept. of Business Oversight, under the CA Residential Mortgage Lending Act and Finance Lenders Law**
- Georgia Residential Mortgage Licensee (#11704) – 1050 Woodward Avenue, Detroit, MI 48226;
- Colorado – Quicken Loans, Inc., NMLS #3030, (888) 474-0404, Regulated by the Division of Real Estate;
- Illinois Residential Mortgage Licensee #4127 – Department of Financial and Professional Regulation, 310 S. Michigan Avenue, Suite 2130, Chicago, Illinois, 60604-4278, (312) 793-3000 1050 Woodward Avenue, Detroit, MI 48226;
- Kansas – Licensed Mortgage Company, Quicken Loans Inc., Supervised Loan License # SL-0000693;
- Maine – Quicken Loans Inc., Supervised Lender License NMLS #3030;
- Massachusetts – Quicken Loans Inc., Mortgage Lender License #ML 3030;
- Mississippi Registered Mortgage Company;
- Nevada – Quicken Loans Inc., 8275 South Eastern Avenue, Office 200, Suite 200, Space 267, Las Vegas, NV 89123, License # 626;
- New Hampshire – Licensed by the New Hampshire Banking Department #6743MB;
- New Jersey – Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226, (888) 474-0404, Licensed Mortgage Banker – NJ Banking and Insurance Department;
- New York – Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226, Licensed Mortgage Banker – NYS Banking Department;
- Ohio – Quicken Loans Inc., MB 850076;
- Oregon – Quicken Loans, Inc., License No ML-1387;
- Pennsylvania – Licensed by the Department of Banking –License #21430;
- Rhode Island – Rhode Island Licensed Lender;
- Texas – Quicken Loans, Inc., 1050 Woodward Ave, Detroit, MI 48226;



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- Quicken Loans Nationwide Mortgage Licensing System Number **3030**.

Visit the NMLS access page for more information.

[NMLS access page](#)

In Texas – CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N. LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT’S WEBSITE AT www.sml.texas.gov. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550. THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT’S WEBSITE AT www.sml.texas.gov.

Heter Iska

I am Jewish and wish to obtain a mortgage with Quicken Loans. Does Quicken Loans have a Heter Iska that complies with the laws of Ribbis?

Yes, Quicken Loans has a Heter Iska that is approved by prominent leading Halachic authorities.

How does it work?

For any mortgage loan made to you by Quicken Loans as detailed on the note and all other mortgage loan documents that may violate the Laws of Ribbis, the mortgage loan will instead be structured as an investment.

In exchange for the mortgage funds, you will manage your real estate and other Halachically permissible investments in the way most advantageous to Quicken Loans, and Quicken Loans will share any profits and losses from the investment. Under no circumstances will Quicken Loans have any liability above the actual funds advanced. If you make all your payments as provided in the Note, then the Iska terminates and all profits and losses may be retained by you. The Iska will also terminate when Quicken Loans sells the mortgage loan to a party not subject to the Laws of Ribbis.

If you have any further questions you may reach us at Help@quickenloans.com

Manage Your Mortgage

Apply Online

Talk to an Expert

Chat with Us

Call Us at (800) 769-6133

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NMLS #3030 ([see the NMLS consumer access page](#)).

Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906.

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